

CLAIMS

We claim:

1. A method comprising:

5 (a) receiving depositor input via remote communication through at least one input device in operative connection with a deposit accepting machine, wherein the input includes data associated with at least one deposit item;

(b) depositing at least one deposit item into the deposit accepting machine.

2. The method according to claim 1 and further comprising:

10 (c) transmitting the input via an RF signal to the at least one input device.

3. The method according to claim 1 wherein the at least one input device comprises a reader device, wherein the reader device is operative to read at least one radio frequency identification (RFID) tag, wherein (a) includes reading at least one RFID tag with the reader device.

4. The method according to claim 3 wherein the at least one RFID tag includes the data,
wherein (a) includes receiving the data from the at least one RFID tag.
5. The method according to claim 1 wherein (a) includes communicating with at least one
radio frequency identification (RFID) device.
- 5 6. The method according to claim 5 wherein at least one RFID device comprises an RFID
tag, wherein at least one RFID tag comprises deposit data, wherein (a) includes
communicating RFID tag deposit data.
7. The method according to claim 6 wherein at least one RFID tag is programmable, and
further comprising programming the at least one programmable RFID tag with deposit
10 data.
8. The method according to claim 6 and further comprising:
- (c) depositing at least one RFID tag having deposit data into the deposit
accepting machine.
9. The method according to claim 8 wherein in (b) the at least one deposit item includes the
15 at least one RFID tag.

10. The method according to claim 9 wherein in (b) the at least one deposit item includes a deposit bag, and wherein the deposit bag includes the at least one RFID tag.

11. The method according to claim 9 wherein in (b) the at least one deposit item includes a deposit ticket, and wherein the deposit ticket includes the at least one RFID tag.

5 12. The method according to claim 9 wherein in (b) the at least one deposit item includes at least one check, and wherein the at least one check includes the at least one RFID tag.

13. The method according to claim 12 wherein in (b) the at least one deposit item includes a plurality of checks, and wherein each check includes at least one check RFID tag.

10 14. The method according to claim 13 wherein each check RFID tag includes check data associated with at least one check indicia, wherein (a) includes receiving check data.

15. The method according to claim 14 wherein check indicia is at least one of an account number, a check number, an amount, a payee, and a payer, wherein (a) includes receiving check data associated with at least one of an account number, a check number, an amount, a payee, and a payer.

15 16. The method according to claim 14 wherein the check data is a value, wherein the value is a function of plural check indicia, wherein (a) includes receiving the value.

17. The method according to claim 6 wherein RFID tag deposit data corresponds to at least one of a deposit bag ID, an account number, a depositor ID, and a deposit amount, wherein (a) includes communicating with at least one RFID tag comprising deposit data.

18. The method according to claim 17 wherein the RFID tag deposit data corresponds to a deposit amount, wherein the deposit amount includes the types of deposit items involved in the deposit and their respective amounts, wherein (a) includes receiving the deposit amount from the at least one RFID tag.

19. The method according to claim 17 wherein the RFID tag deposit data corresponds to a depositor ID, wherein the depositor ID includes a digital signature, wherein (a) includes receiving the depositor ID from the at least one RFID tag.

20. The method according to claim 5 wherein the deposit accepting machine comprises an automated merchant banking apparatus, wherein (b) includes depositing at least one deposit item into the automated merchant banking apparatus.

21. The method according to claim 5 wherein the deposit accepting machine comprises an ATM, wherein the ATM is operative to communicate with a bank host computer, wherein (b) includes depositing at least one deposit item into the ATM.

22. The method according to claim 21 wherein the ATM is operative to dispense currency deposited in (b), and further comprising dispensing deposited currency from the ATM.

23. The method according to claim 1 and further comprising

(c) transmitting the input via wireless communication with the at least one input device.

24. The method according to claim 1 and further comprising

(c) preparing with the deposit accepting machine at least one receipt comprising an RFID tag.

25. The method according to claim 24 wherein (b) includes outputting from the deposit accepting machine the at least one receipt comprising an RFID tag.

26. Apparatus including:

a deposit accepting machine,

wherein the deposit accepting machine is operative to receive at least one deposit item deposited into the deposit accepting machine,

at least one input device,

at least one input device is in operative connection with the deposit
accepting machine,

wherein the at least one input device is operative to receive depositor input
via remote communication,

wherein the input includes data associated with at least one deposit
item.

27. The apparatus according to claim 26 and further comprising at least one radio frequency
identification (RFID) device, wherein the at least one input device is operative to receive
the depositor input via communication with the at least one RFID device.

28. The apparatus according to claim 27 wherein at least one RFID device comprises an
RFID tag, wherein at least one RFID tag comprises deposit data, wherein the at least one
input device comprises a reader device, wherein the reader device is operative to read tag
deposit data.

29. The apparatus according to claim 28 wherein the deposit data corresponds to at least one
of a deposit bag ID, an account number, a depositor ID, and a deposit amount.

30. The apparatus according to claim 28 and further comprising at least one deposit item, wherein the at least one deposit item includes the at least one RFID tag.

31. The apparatus according to claim 30 wherein the at least one deposit item includes a deposit bag, and wherein the deposit bag includes at least one RFID tag comprising deposit data.

32. The apparatus according to claim 30 wherein the at least one deposit item includes a check, and wherein the check includes at least one RFID tag comprising deposit data.